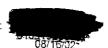
Attachment 10 Sample Customer Bill



Page 1 of 4



Thank you for choosing Talk America -We value you as a customer!

Have a question? Get your answer online! Go to http://www.talk.com or e-mail us at cs@talk.com!

Need to talk to a Rep? Call us at 1-800-291-9699

----- IMPORTANT MESSAGES -----

If you have a question or complaint about your bill call 1-800-291-9699 or write to 2704 US 19-A N, Palm Harbor, FL 34683, PRIOR to the due date shown on the bill.

We appreciate and value your business.

From Last Bill	
Previous Balance	\$57.23
Payment Received	
Balance	\$0.00
Current Charges	
Invoice Date	08/16/02
Current Charges (For bill period ending 09/15/20	
Carrons Charges (1 of an ported briding our force	υζ, ψυτ.ιο
Total Amount Due by 09/16/02:	\$54.16
Total Amount Due by 09/16/02:	
Total Amount Due by 09/16/02: Your Savings Program	\$54.16
Total Amount Due by 09/16/02: Your Savings Program Talk America - UNITED PLAN (215-289-6282)	\$54.16
Total Amount Due by 09/16/02: Your Savings Program Talk America - UNITED PLAN (215-289-6282) Free Calls To Talk Customers (215-289-6282) Usage Summary	\$54.16 \$34.95 Included \$5.15
Total Amount Due by 09/16/02: Your Savings Program Talk America - UNITED PLAN (215-289-6282) Free Calls To Talk Customers (215-289-6282)	\$54.16 \$34.95 Included \$5.15 \$6.23

Talk America®
2704 ALTERNATE 19

PALM HARBOR FL 34683-2639 0032226949 6100 0010 LK RP 26 05232 20020827 NNNNNNN

PHILADELPHIA PA 19149-2754

191492754198

Note	changes	on	reverse	side

Check here for new billing address

Check here to pay by credit card

Payment Coupon

Account Number: Invoice Number:

0032226949 - 1 0189192359

Due Date Total Charges \$0.00 09/16/02

Total Amount Paid:

Thank you for your automated payment Please do not send payment



Account Number:
Telephone Number:
Invoice Number: 0189192359
Invoice Date: 08/16/02
Page 2 of 4

Glossary of Taxes and Charges

- 911 Tax- A tax or surcharge imposed on telecommunications users to fund local 911 emergency systems.
- Business and Occupation (B&O) Tax- A privilege tax imposed on a company for the privilege of doing business in the taxing jurisdiction.
- District Tax- A tax imposed for the privilege of making sales within a special district (e.g., a rapid transit authority, school district, development zone, etc.)
- Common Line Charge- A fee that allows local telephone companies to recover part of the costs of completing long distance calls on their networks.
- Federal Excise Tax- A tax imposed on consumers for the privilege of using taxable telecommunication services, including all local and long distance services (both intrastate and interstate) as well as all surcharges. Private communication services, installation charges and some services for resale are not taxed.
- License Tax- A tax levied on the service provider for the privilege of soliciting and conducting business in a jurisdiction.
 Generally, a license tax is a flat annual fee, but in some cases is measured by gross receipts.
- Local Number Portability Charge- A fee that allows local telephone companies to recover the costs associated with implementing Local Number Portability (LPN), which allows consumers to keep the same telephone number when changing local telephone companies.
- Local Connect Surcharge. This fee allows long distance companies to recover costs for originating and terminaling long distance calls through the networks of local telephone companies.
- PUC Tax- A charge imposed on users of regulated services, which is used to finance operational costs of the regulatory body (e.g., the state PUC or PSC).

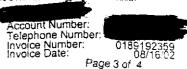
- Sales Tax- A tax imposed for the privilege of making sales of products.
- Service Tax- A tax imposed for the privilege of making sales of services.
- Special Tax- A generic category of tax that varies from state to state. Customers can call their Public Utilities Commission or state Department of Revenue for details of their state if needed.
- Statutory Gross Receipts Tax- A tax for the privilege of doing business in the state measured by gross receipts received from business undertaken in the same state.
- Telecommunications Relay Service Surcharge- A fee assessed to recover the Company's costs of contributing to a federal fund that recovers from carriers the costs of providing interstate Telecommunications Relay Service ("TRS"), a telephone transmission service that allows individuals with hearing and/or speech impairments to use the telephone.
- Telephone Sales Tax- A tax specifically imposed on telecommunication services. This tax is different and separate from the standard sales tax, which applies to goods and services. Many states also impose their standard sales tax to telecommunication services in lieu of a telephone sales tax.
- Universal Service Fund (USF) Surcharge- A fee assessed to recover the Company's costs of contributing to the Federal Universal Service Fund, which is a fund mandated by federal law and established by the FCC to ensure the delivery of affordable telecommunications services to all citizens, including low-income consumers, eligible schools and libraries, and rural health care providers.
- Utility Users Tax- A tax imposed on the consumer for using a utility (telecommunication) service. The tax is commonly a percentage of the amount billed to each customer for the service.

Note: All taxes and charges listed above vary from customer location, calling plan and other factors and may not apply to your telephone bill. For more information about your phone bill, visit us on the web at www.talk.com.

Returned checks are subject to a service charge of \$20 or the maximum allowed by law. Collection costs and all penalties permitted by law will also be assessed. We may electronically collect returned checks, service charges and other applicable charges.

A \$2.00 discount has been applied for customers who keep Talk America as their long distance carrier. Should you change your long distance carrier away from Talk America, you will be charged an additional \$2 fee each month.

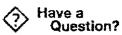
Upgrade to Credit Card Billing! Add your credit card information below to pay this invoice and future invoices. Please check the box on the other side to notify us that this change has been made.	New Billing Address? Please print only new billing address information below and check box on other side.		
Credit Card Number:	New Address:		
Expiration Date:/			
Signature:	City: State: Zip:		
Type:	Phone: ()E-mail:		



FREE

FREE

\$0.00



Go online and you will find an extensive service area to answer most of your local and long distance questions.



Do you want to see the phone numbers you called most? Sort your cell detail by Top Ten Numbers Called online!

08/14

08/14

14:54p

14:55p

Directory
Services

Click the 'Products' tab on the Talk America website to access Yellow Pages and White Pages online.

Common Line Charge (215-289-6282)	\$6.00
Local Number Portability Surcharge (215-289-6282)	\$0.23
Total Regulatory Surcharges:	\$6.23
axes	- · · · · · · · · · · · · · · · · · · ·
Fed Telecommunications Relay Service (Fed)	\$0.00
Fed USF Combined High Cost and School (Fed)	\$1.17
Federal Excise Tax (Fed)	\$1.47
P.U.C. Fee (State)	\$0.07
Sales Tax (Local)	\$0.48
Sales Tax (State)	\$2.84
Statutory Gross Receipts (State)	\$1.80
Total Taxes:	\$7.83
sage Summmary	
Interstate	\$4.20
intralata	\$0.00
Local (216 Calls, 1293 Minutes)	\$0.00
National Directory Assistance (1 Calls)	\$0.95
(
Total Usage Summary:	\$5.15
	\$5.15

Monthly Call Detail: Calls From Number (215) 289-6282 INTERSTATE DATE NUMBER CITY STATE MINUTES **CHARGES** TIME 07/16 PLEASANTVL NJ 20.0 \$1.00 14:51p 07/17 13:38p ATLNTIC CY NJ 2.0 \$0.10 FLEMINGTON NJ \$0.10 07/18 01:35a 2.0 \$0.05 07/27 FLEMINGTON NJ 00:08a 1.0 07/30 FRATT TΧ \$0.05 14:51p 1.0 07/30 16:07p MOORESTOWNNJ 11.0 \$0.55 07/30 **ORADELL** NJ 4.0 \$0.20 16:23p 22:20p \$0.05 07/30 TRENTON NJ 1.0 TRENTON \$0.05 07/30 NJ 1.0 22:29p **ORADELL** ΝJ 07/31 3.0 \$0.15 12:23p 08/08 MOORESTOWNNJ 2.0 \$0.10 12:13p FLEMINGTON NJ \$0.05 08/09 23:56p 1.0 \$0.05 08/10 **NEW YORK** 00:23a 1.0

LANSDALE

LANSDALE

PA

PΑ

Total Minutes:

1.0

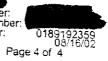
5.0

6.0

Cost:



Account Number: Telephone Number: Invoice Number: Invoice Date:



INTER	STATE	(continued)				
DATE	TIME	NUMBER	CITY	STATE	MINUTES	CHARGES
08/10 08/12	22:41p 21:20p		TRENTON MOORESTO		1.0 32.0	\$0 .05 \$1 .60
08/12	22:50p		Calls: 16	NJ NJ	1.0 84.0	\$0.05 \$4.20
Totals for (215) 289-6282		Calis: 16		84.0	\$4.20	
Grand	Totals		Calls: 16		84.0	\$4.20